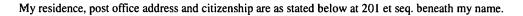
## DECLARATION FOR NON-PROVISIONAL PATENT APPLICATION\*

As a below named inventor, I hereby declare that:





I believe I am the original, first and sole inventor if only one name is listed at 201 below, or an original, first and joint inventor if plural names

are listed at 201 et seq. below, of t	he subject matter which is clai	med and for which a pate	nt is sought on the inve	ntion entitled	i .	
METHOD AND APPARATUS F BETWEEN THE TRANSACTIO		SACTION WITHOUT TI	IE USE OF SPOKEN	COMMUNIC	CATION	
was filed in the United State with amendment(s) filed on	des amendment(s) filed on (if applicable) al Application No. on and we and understand the contents of information known to me to be defits under Title 35, United States identified below any foreign	vas amended under PCT And the above identified appose material to patentability ates Code, §119(a)-(d) of	lication, including the or as defined in Title 37, any foreign application	Code of Fed	deral	
EARLIEST FOREIGI	N APPLICATION(S), IF ANY	, FILED PRIOR TO THE	E FILING DATE OF T	HE APPLIC	ATION	
APPLICATION NUMBER	COUNTRY		OF FILING onth, year)	PRIORITY CLAIMED		
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I hereby claim the benefit under T	itle 35, United States Code, §1	19(e) of any United State	s provisional applicatio	on(s) listed be	elow.	
PROVISIONAL APP		FILING DATE				
				<u></u>		
I hereby claim the benefit under T of each of the claims of this applic 35, United States Code §112, I ack Code of Federal Regulations, §1.5 filing date of this application:	ation is not disclosed in the premoved the duty to disclose	ior United States applicat information known to me	ion in the manner provi which is material to pa	ded by the fi atentability a	rst paragraph of Title is defined in Title 37,	
NON-PROVISIONAL APPLICATION SERIAL NO.	FILING DATE	STATUS				
		PATENTED	PENDING		ABANDONED	
10/144,513	October 25, 2001	1	$\boxtimes$		į	

for use only when the application is assigned to a company, partnership or other organization.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

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